

Exhibit J

March 21, 2023 Email Communication

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From: Socrates Scott L. Nicholas <NicholasEsq@att.net>
Sent: 21.03.2023 15:32:39
To: NOC Claims
Subject: Ioannis Triantafillou - Life Policy No. [REDACTED] 6693
Attachment: TriantafillouEstate.Equitable.ELtr.toNicoleT.3.21.23.pdf

EXTERNAL EMAIL (Outside EQH Network): Use caution with links and attachments.

Dear Nicole:

As per our telephone conversation yesterday, attached please find my letter in regard to the Estate of Ioannis Triantafillou and the death claim that will be asserted once my client, Alysha Triantafillou is appointed Administratrix on behalf of the Estate – as the rightful beneficiary of the Life Insurance Policy.

Thank you for your attention to this important and time-sensitive matter.

Scott

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March 21, 2023

Via email, at: nocclaims@equitable.com

Equitable Life
P.O. Box 1047
Charlotte, NC 28201

Attn: Nicole Terrell

Re: Estate of Ioannis Triantafillou
Date of Death: November 22, 2022
Life Policy No.: [REDACTED] 6693

Dear Nicole:

Please be advised that in confirmation of our telephone conversation yesterday, I represent Alysha Triantafillou, who is the daughter and sole heir to her above-referenced father's Estate.

As you explained to me, I understand Mr. Triantafillou's above-referenced Life Insurance Policy was subject to several modifications of its beneficiary designations.

Please take notice that based on Mr. Triantafillou's medical records, and the dual Guardianship proceedings submitted in the Westchester Court as well as in Greece, he was diagnosed with mental impairments that would have made Mr. Triantafillou incompetent to make legal or financial decisions for himself from 2014 until the time of his death, and from 2016 onward he was not able to control a pen in order to write.

In view of the fact that the policy appears to have been amended to modify the beneficiary designations in 2020, my client would be asserting a Fraud Claim based on an allegation of forgery.

We are of the position that the Estate is the rightful beneficiary of the Life Insurance Policy. While my client's Court Petition is pending – for her appointment as Administratrix – we ask that your company suspend all decisions related to the payment of the death claim on the subject policy, and that you provide us with any forms we may need, or such other guidance as may be instructive, relative to the interjection of a fraud claim. Thank you.

Very truly yours,

/s/ *Scott L. Nicholas*

Socrates Scott L. Nicholas

SSLN/caw

c.c.: Alysha Triantafillou [Via email, at: alyshatriantafillou@gmail.com]